

**REMARKS**

Claims 1-2 and 4 are pending in the application, all of which have been amended. No new matter has been added.

The Examiner has objected to claim 2 for an informality which have been corrected in the aforementioned amendments.

The Examiner has maintained from the previous Office Action the 35 USC §102(b) rejection of claims 1-4 as anticipated by **Hayashida**.

Applicants respectfully traverse this rejection.

As noted in Applicant's response of October 22, 2004, **Hayashida** discloses an electronic cashless system uses a cashless medium for memorizing amount information and for performing an operation of amount information. The electronic cashless system comprises an automatic transaction terminal device having a reading/writing unit for writing amount information to the cashless medium, and a center device having a unit for identifying the account balance of multiple accounts and for storing amount information and a non-settled fund file unit for storing amount information written by the cashless medium and a seller ledger file means for identifying the account balance of the multiple seller's accounts and for storing amount information.

**Hayashida** discloses the use of only one type of cashless medium 1 having a memory part 11 and an operation part 12, as shown in Fig. 1. Thus, **Hayashida** fails to disclose a card settlement system using a debit card to issue a prepaid card, as in the present invention.

The Examiner has urged that claims 1-4 do not recite “a card settlement system using a debit card to issue a prepaid card.”

Applicants respectfully disagree. Claims 1 and 4 recite a “means for issuing a prepaid card by using a debit card having a money withdrawal function.” Although Applicant does not understand how this language can be interpreted to mean other than that the debit card is used to issue a prepaid card, claims 1 and 4 have been amended to clarify this distinction.

Thus, the 35 U.S.C. §102(b) rejection should be withdrawn.

In view of the aforementioned amendments and accompanying remarks, claims 1-2 and 4, as amended, are in condition for allowance, which action, at an early date, is requested.

If, for any reason, it is felt that this application is not now in condition for allowance, the Examiner is requested to contact Applicant's undersigned attorney at the telephone number indicated below to arrange for an interview to expedite the disposition of this case.

In the event that this paper is not timely filed, Applicant respectfully petitions for an appropriate extension of time. Please charge any fees for such an extension of time and any other fees which may be due with respect to this paper, to Deposit Account No. 01-2340.

Respectfully submitted,

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